

Information to identify the case:

Debtor 1	Dennis C. Pfender Jr.	Social Security number or ITIN	xxx-xx-8807
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-29524-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis C. Pfender Jr.
aka Dennis C Pfender, aka DENNIS PFENDER,
dba Pfender Design Group, LLC

8/14/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dennis C. Pfender, Jr.
Debtor

Case No. 18-29524-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 14, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2024:

Recip ID	Recipient Name and Address
db	Dennis C. Pfender, Jr., 431 Prospect Ave, West Berlin, NJ 08091-9237
aty	+ KML Law Group, PC, 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812
517787835	Advocare Berlin Medical Associ, 175 Cross Keys Rd, Berlin, NJ 08009-9263
517787836	Archer & Greiner, 33 E Euclid Ave, Haddonfield, NJ 08033-2374
517787837	Camden County Probation, 5 Executive Campus Ste 200, Cherry Hill, NJ 08002-4107
517787838	Ditech Financial, PO Box 6172, Rapid City, SD 57709-6172
517787840	KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
517787842	Tara Jones, 21 Holly Dr, West Berlin, NJ 08091-3713

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: pmarraffa@standingtrustee.com	Aug 15 2024 00:54:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2024 00:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 15 2024 00:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Aug 15 2024 00:54:00	MTGLQ Investors L.P., RAS CRANE LLC,, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461
lm	+ Email/Text: bkteam@selenefinance.com	Aug 15 2024 00:55:00	Selene Finance, LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546
cr	+ Email/Text: RASEBN@raslg.com	Aug 15 2024 00:54:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517814986	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 15 2024 00:54:00	GLHEC & Aff obo USAF, PO Box 8961, Madison WI 53708-8961
517787839	EDI: LCIICSYSTEM	Aug 15 2024 04:32:00	I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
517914207	+ Email/Text: bkteam@selenefinance.com	Aug 15 2024 00:55:00	MTGLQ Investors, L.P., C/O Selene Finance, LP, 3501 Olympus Blvd., Suite 500, Dallas, TX 75019-6295
520267531	+ Email/Text: bkteam@selenefinance.com	Aug 15 2024 00:55:00	Selene Finance LP, Attn : BK Dept, 3501 Olympus Boulevard 5th Floor., Suite 500, Dallas, Texas 75019, Selene Finance LP 75019-6156
520267530	+ Email/Text: bkteam@selenefinance.com	Aug 15 2024 00:55:00	Selene Finance LP, Attn : BK Dept, 3501 Olympus Boulevard 5th Floor., Suite 500, Dallas,

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517787841	Email/Text: bkteam@selenefinance.com	Aug 15 2024 00:55:00	Texas 75019-6156 Selene Finance, LP, 9990 Richmond Ave Ste 400, Houston, TX 77042-4546
517793277	^ MEBN	Aug 15 2024 00:48:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519951140	+ Email/Text: RASEBN@raslg.com	Aug 15 2024 00:54:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, & Crane PL, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
517901193	+ EDI: AIS.COM	Aug 15 2024 04:32:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517903720		MTGLQ INVESTORS, L.P. RAS CRANE, LLC 10700 ABBOTT'

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor MTGLQ Investors L.P. hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Kimberly A. Wilson

on behalf of Creditor U.S. Bank Trust National Association kimwilson@raslg.com

Kimberly A. Wilson

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association kimwilson@raslg.com

Ronald E. Norman

on behalf of Debtor Dennis C. Pfender Jr. rnorman@rnormanlaw.com,
ekonecsny@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.ronaldb115031@notify.bestc
ase.com;9070633420@filings.docketbird.com

Sherri Jennifer Smith

on behalf of Creditor MTGLQ INVESTORS L.P. ssmith@pincuslaw.com, amautz@pincuslaw.com

Sindi Mncina

on behalf of Creditor MTGLQ Investors L.P. smncina@raslg.com

Sindi Mncina

on behalf of Creditor MTGLQ INVESTORS L.P. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14